

Form 213

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Lisa M. Purtell
fka Lisa M. Karpac
Debtor(s)

Bankruptcy Case No.: 17-23193-TPA
Related to Docket No. 112
Chapter: 13
Docket No.: 113 – 112
Concil. Conf.: 1/30/20 at 09:30 AM

ORDER

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before **December 30, 2019**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

IT IS FURTHER ORDERED that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **January 21, 2020**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **1/30/20** at **09:30 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: November 14, 2019

cm: All Creditors and Parties In Interest


Thomas P. Agresti, Judge
United States Bankruptcy Court

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689-4002

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Lisa M. Purtell
DebtorCase No. 17-23193-TPA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jmar
Form ID: 213Page 1 of 3
Total Noticed: 47

Date Rcvd: Nov 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2019.

db
14679883 +Lisa M. Purtell, 2011 Riverview Drive, Finleyville, PA 15332-1613
++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961
(address filed with court: Navient Solutions, LLC on behalf of USA Funds,
Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430)
14672346 +BBY/CBNA, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
14672347 Becket and Lee, PO Box 3001, Malvern, PA 19355-0701
14726434 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14672358 +First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145
14672374 PennyMac Loan Services, LLC, 3043 Townsgate Road, #200, Westlake Village, CA 91361-3027
14890794 PennyMac Loan Services, LLC, PO Box 2010, Moorpark, CA 93020
14719155 +PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 200, Moorpark, CA 93021-2602
14690611 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,
Pittsburgh, PA 15233-1828
14672380 +TD Bank/Target Credit, PO Box 673, Minneapolis, MN 55440-0673

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Nov 15 2019 04:05:39
GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708
14672345 E-mail/Text: ally@ebn.phinsolutions.com Nov 15 2019 04:05:40 Ally Financial,
PO Box 130424, Roseville, MN 55113-0004
14672348 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 15 2019 04:02:06
Capital One Bank USA NA, 15000 Capital One Drive, Henrico, VA 23238
14727407 +E-mail/Text: bankruptcy@cavps.com Nov 15 2019 04:08:19 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14672349 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 15 2019 04:07:01
Comenity Bank/Victoria's Secret, PO Box 182789, Columbus, OH 43218-2789
14672350 +E-mail/PDF: creditonebknofications@resurgent.com Nov 15 2019 04:02:16 Credit One Bank, NA,
PO Box 98875, Las Vegas, NV 89193-8875
14672351 +E-mail/PDF: pa_dc_ed@navient.com Nov 15 2019 04:03:37 Department of Education/Navient,
PO Box 9635, Wilkes Barre, PA 18773-9635
14672357 +E-mail/Text: kburkley@bernsteinlaw.com Nov 15 2019 04:08:42 Duquesne Light Company,
411 Seventh Avenue, Pittsburgh, PA 15219-1942
14754840 +E-mail/Text: kburkley@bernsteinlaw.com Nov 15 2019 04:08:43 Duquesne Light Company,
c/o Bernstein-Burkley P.C., 707 Grant St., Suite 2200, Gulf Tower,
Pittsburgh PA 15219-1945
14938254 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Nov 15 2019 04:05:39
GLHEC & Aff: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961
14691450 E-mail/Text: cio.bncmail@irs.gov Nov 15 2019 04:06:47 Internal Revenue Service,
PO Box 7346, Philadelphia, PA 19101-7346
14672359 E-mail/Text: JCAP_BNC_Notices@jcap.com Nov 15 2019 04:08:12 Jefferson Capital Systems,
PO Box 7999, Saint Cloud, MN 56302-9617
14672360 E-mail/Text: bk.notifications@jpmchase.com Nov 15 2019 04:07:14 JP Morgan Chase Bank,
c/o National Bankruptcy Department, PO Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
14731317 E-mail/Text: bk.notifications@jpmchase.com Nov 15 2019 04:07:14 JPMorgan Chase Bank, N.A.,
PO BOX 29505 AZ1-1191, Phoenix, AZ 85038-9505
14672361 +E-mail/Text: bncnotices@becket-lee.com Nov 15 2019 04:06:40 Kohl's/Cap One,
N56 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051-5660
14672362 E-mail/PDF: resurgentbknofications@resurgent.com Nov 15 2019 04:02:29
LVNV Funding & Resurgent Capital Svcs, PO Box 10587, Greenville, SC 29603-0587
15001358 +E-mail/PDF: resurgentbknofications@resurgent.com Nov 15 2019 04:03:41 LVNV Funding LLC,
PO Box 10587, Greenville, SC 29603-0587
14748353 E-mail/PDF: resurgentbknofications@resurgent.com Nov 15 2019 04:02:25
LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14672363 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 15 2019 04:07:48 Midland Funding, PO Box 2011,
Warren, MI 48090-2011
14672364 E-mail/PDF: pa_dc_claims@navient.com Nov 15 2019 04:02:22 Navient, PO Box 9500,
Wilkes Barre, PA 18773-9500
14729068 E-mail/PDF: pa_dc_claims@navient.com Nov 15 2019 04:02:22
Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635,
Wilkes-Barre, PA 18773-9635
14672372 +E-mail/PDF: cbp@onemainfinancial.com Nov 15 2019 04:02:59 One Main Financial, PO Box 1010,
Evansville, IN 47706-1010
14672375 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 15 2019 04:04:44
Portfolio Recovery Associates, PO Box 41067, Norfolk, VA 23541
14678204 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 15 2019 04:19:14
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14673063 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 15 2019 04:03:28
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14672373 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 15 2019 04:07:32
Pennsylvania Department of Revenue, Bureau of Compliance, Bankruptcy Div.,
Strawberry Square - 5th Floor, Harrisburg, PA 17128-0001
14724651 +E-mail/Text: JCAP_BNC_Notices@jcap.com Nov 15 2019 04:08:12 Premier Bankcard, Llc,
Jefferson Capital Systems LLC Assignee, PO Box 7999, Saint Cloud Mn 56302-7999

District/off: 0315-2

User: jmar
Form ID: 213

Page 2 of 3
Total Noticed: 47

Date Rcvd: Nov 14, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14672376 E-mail/Text: bnc-quantum@quantum3group.com Nov 15 2019 04:07:18 Quantum 3 Group,
P.O. Box 788, Kirkland, WA 98083-0788
14741037 E-mail/Text: bnc-quantum@quantum3group.com Nov 15 2019 04:07:18
Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,
Kirkland, WA 98083-0788
14723796 E-mail/Text: bnc-quantum@quantum3group.com Nov 15 2019 04:07:18
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14672377 +E-mail/PDF: gecsedirecoverycorp.com Nov 15 2019 04:01:51 SYNCEB/HH Gregg, PO Box 965036,
Orlando, FL 32896-5036
14672378 +E-mail/PDF: gecsedirecoverycorp.com Nov 15 2019 04:03:04 SYNCEB/Lowe's, P.O. Box 965005,
Orlando, FL 32896-5005
14672379 E-mail/PDF: gecsedirecoverycorp.com Nov 15 2019 04:01:51 SYNCEB/Walmart, PO Box 965024,
Orlando, FL 32896-5024
14672381 +E-mail/PDF: pa_dc_ed@navient.com Nov 15 2019 04:03:36 US Department of Education/Navient,
PO Box 9635, Wilkes Barre, PA 18773-9635
14672383 +E-mail/Text: bncmail@w-legal.com Nov 15 2019 04:08:08 WEINSTEIN AND RILEY, PS,
2001 WESTERN AVENUE, STE 400, Seattle, WA 98121-3132
14672382 +E-mail/Text: bnc-bluestem@quantum3group.com Nov 15 2019 04:08:34 WebBank/Fingerhut,
6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 36

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
cr JPMORGAN CHASE BANK, N.A.
cr PENNYMAC LOAN SERVICES, LLC.
cr* +LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
Pittsburgh, PA 15233-1828
14691436* Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14691437* +BBY/CBNA, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
14691438* Becket and Lee, PO Box 3001, Malvern, PA 19355-0701
14691439* +CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital One Bank USA NA, 15000 Capital One Drive,
Henrico, VA 23238)
14691440* +Comenity Bank/Victoria's Secret, PO Box 182789, Columbus, OH 43218-2789
14691441* +Credit One Bank, NA, PO Box 98875, Las Vegas, NV 89193-8875
14672352* +Department of Education/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
14672353* +Department of Education/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
14672354* +Department of Education/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
14672355* +Department of Education/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
14672356* +Department of Education/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
14691442* +Department of Education/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
14691443* +Department of Education/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
14691444* +Department of Education/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
14691445* +Department of Education/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
14691446* +Department of Education/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
14691447* +Department of Education/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
14691448* +Duquesne Light Company, 411 Seventh Avenue, Pittsburgh, PA 15219-1942
14691449* +First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145
14691451* +JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems, PO Box 7999,
Saint Cloud, MN 56302-9617)
14691452* JP Morgan Chase Bank, c/o National Bankruptcy Department, PO Box 29505 AZ1-1191,
Phoenix, AZ 85038-9505
14691453* +Kohl's/Cap One, N56 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051-5660
14691454* LVNV Funding & Resurgent Capital Svcs, PO Box 10587, Greenville, SC 29603-0587
14691455* +Midland Funding, PO Box 2011, Warren, MI 48090-2011
14672365* Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
14672366* Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
14672367* Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
14672368* Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
14672369* Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
14672370* Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
14672371* Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
14691456* Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
14691457* Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
14691458* Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
14691459* Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
14691460* Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
14691461* Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
14691462* Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
14691463* Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
14691464* +One Main Financial, PO Box 1010, Evansville, IN 47706-1010
14691467* +PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, PO Box 41067, Norfolk, VA 23541)
14691465* +Pennsylvania Department of Revenue, Bureau of Compliance, Bankruptcy Div.,
Strawberry Square - 5th Floor, Harrisburg, PA 17128-0001

District/off: 0315-2

User: jmar
Form ID: 213

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Total Noticed: 47

Date Rcvd: Nov 14, 2019

***** BYPASSED RECIPIENTS (continued) *****
14691466* PennyMac Loan Services, LLC, 3043 Townsgate Road, #200, Westlake Village, CA 91361-3027
14691468* Quantum 3 Group, P.O. Box 788, Kirkland, WA 98083-0788
14691469* +SYNCB/HH Gregg, PO Box 965036, Orlando, FL 32896-5036
14691470* +SYNCB/Lowe's, P.O. Box 965005, Orlando, FL 32896-5005
14691471* SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024
14691472* +TD Bank/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
14691473* +US Department of Education/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
14691475* +WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, Seattle, WA 98121-3132
14691474* +WebBank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTALS: 3, * 54, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2019 at the address(es) listed below:

Harry B. Reese on behalf of Creditor PENNYMAC LOAN SERVICES, LLC. harry.reese@pkallc.com,
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;jill@pkallc.com;mary.r
aynor-paul@pkallc.com;amanda.rauer@pkallc.com
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com
Jill Manuel-Coughlin on behalf of Creditor PENNYMAC LOAN SERVICES, LLC. jill@pkallc.com,
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
;mary.raynor-paul@pkallc.com;amanda.rauer@pkallc.com
Kenneth Steidl on behalf of Debtor Lisa M. Purtell julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste
inberg.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 8